

Information to identify the case:

Debtor 1 **Reginaldo Reyes**

First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5396**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-19175-RG**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Reginaldo Reyes
dba Reyes Home Improvement

2/24/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Reginaldo Reyes
 Debtor

Case No. 16-19175-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 20

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.

db Reginaldo Reyes, 230 E. 7th Avenue, Roselle, NJ 07203-2030
 cr +U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVID, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 516202380 +Club Metro, 416 Morris Ave, Elizabeth, NJ 07208-5605
 516202382 Elizabeth Town Gas Co, PO Box 11811, Newark, NJ 07101-8111
 516202387 Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 516172262 Seneca Mortgage Services, 611 Jamison Rd, Elma, NY 14059-9392
 516202390 Verizon, PO Box 5029, Wallingford, CT 06492-7529

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 24 2017 23:19:02 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 24 2017 23:18:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516202331 +E-mail/Text: bncmail@w-legal.com Feb 24 2017 23:19:08 Altair OH XIII, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 516202377 EDI: CAPITALONE.COM Feb 24 2017 23:13:00 Capital One Bank, PO Box 30281,
 Salt Lake City, UT 84130-0281
 516202378 EDI: CHASE.COM Feb 24 2017 23:13:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 516202379 EDI: CITICORP.COM Feb 24 2017 23:13:00 Citicards, 701 E 60th St N,
 Sioux Falls, SD 57104-0432
 516202381 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Feb 24 2017 23:19:31 Comcast,
 1 Comcast Ctr, Philadelphia, PA 19103-2899
 516202383 EDI: RMSC.COM Feb 24 2017 23:13:00 GECF/Lowes, PO Box 965005, Orlando, FL 32896-5005
 516202384 EDI: RMSC.COM Feb 24 2017 23:13:00 GECRB/ JC Penny, PO Box 965007,
 Orlando, FL 32896-5007
 516202385 EDI: CITICORP.COM Feb 24 2017 23:13:00 Home Depot, PO Box 6497,
 Sioux Falls, SD 57117-6497
 516202386 EDI: MID8.COM Feb 24 2017 23:13:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 516202388 E-mail/Text: bankruptcy@pseg.com Feb 24 2017 23:18:22 PSE&G, PO Box 490,
 Cranford, NJ 07016-0490
 516202389 EDI: VERIZONEAST.COM Feb 24 2017 23:13:00 Verizon, 500 Technology Dr,
 Weldon Spring, MO 63304-2225

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516201048 Capital One BankPO Box 30281Salt Lake City, UT 8
 516201049 Capital One BankPO Box 30281Salt Lake City, UT 8

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL
 CAPACITY BUT SOLELY AS TRUSTEE OF OWS REMIC TRUST 2015-1 nj.bkecf@fedphe.com
 Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, NOT IN
 ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF OWS REMIC TRUST 2015-1 nj.bkecf@fedphe.com
 Nancy Isaacson nisaacson@greenbaumlaw.com, admin@remote7solutions.com;J101@ecfcbis.com
 Ronaldo C George on behalf of Debtor Reginaldo Reyes rgeorgesq@rcglaw.com, rgeorgesq@gmail.com
 TOTAL: 5